



# ***NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY***

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# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

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# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## SOCIAL & ECONOMIC CONDITIONS

**AMERICA'S AFFORDABLE HOUSING CRISIS: A contract unfulfilled** / Freeman, Lance -- Washington, DC: American Public Health Association, 2002

American Journal of Public Health - Vol. 92, no. 5 (p. 709-712)

Available for purchase from the World Wide Web:

<http://www.ajph.org/cgi/content/abstract/92/5/709>

Abstract: For many poor Americans, having a decent home and suitable living environment remains a dream. This lack of adequate housing is not only a burden for many of the poor, but it is harmful to the larger society as well, because of the adverse effects of inadequate housing on public health. Not only is the failure to provide adequate housing short-sighted from a policy perspective, but it is also a failure to live up to societal obligations. There is a societal obligation to meet the housing needs of everyone, including the most disadvantaged. Housing assistance must become a federally-funded entitlement.

**AMERICA'S NEIGHBORS: The affordable housing crisis and the people it affects** /

National Low Income Housing Coalition (NLIHC) -- Washington, DC: NLIHC, 2004

Also available full text via the World Wide Web:

<http://www.nlihc.org/research/neighbors.pdf>

"Housing problems are experienced by low income people who live in both renter and owner households, and by people in all age groups, including children and seniors. This implies that home ownership in and of itself does not protect low income people from housing problems, especially housing cost burdens. It also implies that income security policies intended to assure both children and seniors some reasonable measure of housing stability are inadequate". - (p. 16)

**AMERICA'S WORKING FAMILIES: WHERE WILL THEY LIVE?** / National Association of Home Builders (NAHB) -- Washington, DC: NAHB, 2005

(Close to Home Symposium on Workforce Housing)

Co-published by: Freddie Mac (Washington, DC)

Also available full text via the World Wide Web:

[http://www.nahb.org/publication\\_details.aspx?sectionID=702&publicationID=481](http://www.nahb.org/publication_details.aspx?sectionID=702&publicationID=481)

This publication provides a comprehensive report of the landmark workforce housing symposium held by NAHB and Freddie Mac in late 2004. On December 8, 2004, NAHB and FREDDIE MAC sponsored a workforce housing symposium to discuss the problem of providing affordably priced housing for America's working families in the communities they serve. Speakers included federal and government officials; researchers and experts in housing policy and housing finance; employers in the private sector and home builders. The following is a summary of symposium presentations.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## SOCIAL & ECONOMIC CONDITIONS – Cont'd

### **BUILDING CONSENSUS FOR AFFORDABLE HOUSING** / Field, Charles G –

Washington DC: Fannie Mae Foundation, 1997

Housing Policy Debate - Vol. 8, no. 4 (p. 801-831)

Also available full text via the World Wide Web:

[http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd\\_0804\\_field.pdf](http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd_0804_field.pdf)

Abstract: At one time the national goal of affordable housing was a widely held consensus that led to decent housing for millions of Americans. Today, proponents of affordable housing must negotiate with diverse and sometimes hostile parties to secure project approvals. Discussions are frequently adversarial, and stalemate is too often the result. The consensus has collapsed. If progress toward affordable housing is to be made, proponents will have to recast the way they operate within this new environment. More than new financing plans or recommendations for regulatory relief are needed.

### **EXPLAINING THE GAP BETWEEN NEW HOME SALES AND INVENTORIES** / Kahn,

James A. -- New York, NY: Federal Reserve Bank of New York (FRBNY), 2000

Current Issues in Economics and Finance -- (May 2000) -- Vol. 6, no. 6

Also available full text via the World Wide Web:

[http://www.ny.frb.org/research/current\\_issues/ci6-6.pdf](http://www.ny.frb.org/research/current_issues/ci6-6.pdf)

Summary: For much of the last four decades, the stock of unsold new homes has tracked sales very closely. Since 1995, however, inventories have fallen far behind rapidly advancing sales. What accounts for the change? Market trends have both reduced the need for inventories and slowed the response of inventories to shifts in demand. At the same time, the long current expansion has strained the resources of the building industry, creating supply shortages and raising costs.

### **HOUSING AFFORDABILITY IN THREE DIMENSIONS: Price, income and interest rates** / Montoya, Juan; Trimboth, Susanne -- [Santa Monica, CA]: Milken Institute, 2002 (Milken Institute Policy brief; no. 31)

Also available full text via the World Wide Web:

<http://www.milkeninstitute.org/pdf/HousingAffordability.pdf>

While the "American Dream" of homeownership can be traced back to the homesteading spirit of the pioneers, today, the possibility for many American households of achieving that dream is precariously balanced on a tripod of price, income and interest rates. The current demand for housing has put upward pressure on prices, creating a situation where home price growth is currently outpacing income growth. Yet the potential for a reduction of affordability is being offset by historically low mortgage interest rates, which are currently favorable to affordability. Issues affecting affordability – critical to broad-based home ownership – particularly affect minority groups. The most stable of the three dimensions currently seems to be mortgage interest rates, which are low and moving in a direction favorable to affordability.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## SOCIAL & ECONOMIC CONDITIONS – Cont'd

**HOUSING: FACTS, FIGURES AND TRENDS: 2004** / National Association of Home Builders (NAHB) -- Washington, DC: NAHB - Public Affairs, 2004  
2004 technical report includes statistics, charts, & graphs. 2005 snapshot edition (12 p.) does not include the majority of data included in former version.

May be downloaded or purchased via the World Wide Web:

[http://www.nahb.org/publication\\_details.aspx?publicationID=20&sectionID=155](http://www.nahb.org/publication_details.aspx?publicationID=20&sectionID=155)

Summary: This popular media backgrounder provides essential information on trends in U.S. home and apartment building. It chronicles annual home prices, mortgage interest rates, and characteristics of new homes and apartments over the last 13 years. It also lists the top 50 metro markets for housing permits, popular materials used in new homes and apartments, and home buyer preferences as determined by recent surveys.

**HOUSING LANDSCAPE FOR AMERICA'S WORKING FAMILIES** / National Housing Conference (NHC) -- Washington, DC: NHC - Center for Housing Policy, 2005  
New Century Housing - Vol. 5, no. 1 (April 2005)

Also available full text via the World Wide Web:

[http://www.nhc.org/pdf/pub\\_nc\\_land\\_04\\_05.pdf](http://www.nhc.org/pdf/pub_nc_land_04_05.pdf)

Summary: This nation is experiencing unprecedented economic prosperity, yet one out of every seven American families has a critical housing need, including millions of working families. There are 13.7 million families with critical housing needs—from all walks of life. Some are elderly. Others are unemployed and dependent on welfare. Some have physical or emotional handicaps that limit their full participation in the economic mainstream. Others are working families whose modest incomes do not support the costs of decent housing. Still others have incomes that place them squarely in the ranks of the middle class and, in some cases, even higher.

**IMPACT OF AFFORDABLE HOUSING ON INDIVIDUALS AND FAMILIES: Literature review** / Jacob, Steven; Leonard, Paul A. -- San Francisco, CA: Low Income Investment Fund (LIIF), 2005

Also available full text via the World Wide Web:

[http://www.liifund.org/assets/documents/section\\_press/Housing\\_Report\\_pdf.pdf](http://www.liifund.org/assets/documents/section_press/Housing_Report_pdf.pdf)

Summary: This Report to the Community serves as a summary of current research on the topic of how affordable housing programs improve economic mobility for their recipients. It is intended to highlight what is currently known about the effects of subsidized rental and homeownership programs on increasing family well-being, defined to include employment and earnings, health outcomes, and other broad measures. This report will also identify major gaps in understanding the ways in which housing programs advance these goals.

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## SOCIAL & ECONOMIC CONDITIONS – Cont'd

**INCREASING ACCESS TO HOUSING FOR LOW-INCOME FAMILIES** / National Governor's Association (NGA) -- [Washington, DC]: NGA - Center for Best Practices, 2002

(NGA Center for Best Practices Issue Brief; March 2002)

Also available full text via the World Wide Web:

<http://www.nga.org/cda/files/032902HOUSING.pdf>

Partial summary: Across the nation, the housing needs of low-income families are growing rapidly. In the last decade, major changes in social policies and in expanding economy led to greater labor force participation by single mothers, declines in unemployment rates among women and minorities, and higher real wages for the country's less-skilled workforce. Despite this progress, many low-income workers still do not have safe and affordable housing for their families.

### **THE LINK BETWEEN GROWTH MANAGEMENT AND HOUSING AFFORDABILITY:**

**The academic evidence** / Nelson, Chris; Pendall, Rolf; Knaap, Gerrit -- Washington, DC: Brookings Institution, 2002

Available full text at the World Wide Web:

<http://www.brook.edu/dybdocroot/es/urban/publications/growthmang.pdf>

Abstract: Rising concerns about traffic congestion, loss of farmland, urban disinvestment, and the costs of public infrastructure have led an increasing number of state and local governments to adopt new policies to better manage metropolitan growth. Such programs often involve a package of tools such as zoning, comprehensive plans, subdivision regulations, development fees and exactions, and infrastructure investments and are sometimes described as growth controls, growth management, sustainable development, or smart growth.

**THE NEW SAFETY NET: How the tax code helped low-income working families during the early 2000s** / Berube, Alan -- Washington, DC: The Brookings Institution, Metropolitan Policy Program, 2006

(Brookings Institution - Survey Series; February 2006)

Also available full text via the World Wide Web:

[http://www.brookings.edu/metro/pubs/eitc/20060209\\_newsafety.pdf](http://www.brookings.edu/metro/pubs/eitc/20060209_newsafety.pdf)

An analysis of IRS data on low-income working families who received the Earned Income Tax Credit (EITC) between tax years 2000 and 2003 reveals that: 1) The number of taxpayers receiving the EITC rose to 21.4 million in 2003, up 14 percent from 2000. Changing economic conditions helped fuel a rise in the proportion of all taxpayers receiving the EITC, from 15 percent to 17 percent. Of 122 large cities studied, 113 experienced at least a one-half percentage point rise in the share of their taxpayers earning the credit.

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## SOCIAL & ECONOMIC CONDITIONS – Cont'd

**PAYCHECK TO PAYCHECK: Wages and the cost of housing in the counties, 2004** / Lipman, Barbara J. -- Washington, DC: National Housing Conference, Center for Housing Policy, 2004

"Field surveys provided by the National Association of Counties"

Also available full text via the World Wide Web:

[http://www.nhc.org/pdf/pub\\_pp\\_07\\_04.pdf](http://www.nhc.org/pdf/pub_pp_07_04.pdf)

Abstract: Communities in counties across the country are recognizing the importance of affordable housing to their future economic and social well-being. Economic growth is at risk when growth in jobs and population are not matched by the growth in the supply of affordable housing. For businesses, the ability to attract and retain labor depends partly on the availability of decent and affordable housing. Among the social concerns are basic issues of equity for low- and moderate-income working families. In high-priced communities, people who provide the bulk of vital services -- teachers, firefighters, police officers, and laundry and restaurant workers -- often themselves cannot afford to live there. Yet, it is often in these communities where affordable housing for working families is most needed that the most opposition to such housing exists.

**PRICED OUT IN 2004: The housing crisis for people with disabilities** / O'Hara, Ann; Cooper, Emily / Consortium for Citizens with Disabilities Housing Task Force; Technical Assistance Collaborative, Inc. (TAC) -- Boston, MA: TAC, August 2005

Available for download via the World Wide Web:

<http://www.c-c-d.org/pricedout04.pdf>

"In 2004, the average national rent for a modest one-bedroom housing unit climbed to a record high of \$676 – more than the entire monthly income of people with disabilities who rely on the federal Supplemental Security Income (SSI) program to pay for housing and other basic needs. From 2002 to 2004, the cost of rental housing rose nationally from 105.5 percent to 109.6 percent of monthly SSI payments. These are two of the important findings included in Priced Out in 2004 – an analysis of the extreme housing affordability problems of people with disabilities with the lowest incomes."

**REGIONAL EQUITY AND SMART GROWTH: Opportunities for advancing social and economic justice in America** / Blackwell, Angela Glover; Fox, Radhika K. -- Coral Gables, FL: Funders' Network for Smart Growth and Livable Communities, 2004 (Funders' Network -- Translation paper no. 1; edition no. 2)

Also available full text via the World Wide Web:

[http://www.fundersnetwork.org/usr\\_doc/Regional\\_Equity\\_and\\_Smart\\_Growth\\_2nd\\_Ed.pdf](http://www.fundersnetwork.org/usr_doc/Regional_Equity_and_Smart_Growth_2nd_Ed.pdf)

This paper reflects learning over the past six years in the regional equity movement. At its core, regional equity seeks to ensure that individuals and families in all communities can participate in and benefit from economic growth and activity throughout the metropolitan region--including access to high-performing schools, decent affordable housing located in attractive neighborhoods, living wage jobs, and proximity to public transit and important amenities, such as supermarkets and parks.



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## SOCIAL & ECONOMIC CONDITIONS – Cont'd

### **SOLVING AMERICA'S SHORTAGE OF HOMES WORKING FAMILIES CAN**

**AFFORD: Fifteen success stories** / Fannie Mae Foundation; Urban Land Institute (ULI) -- Washington, DC: ULI, 2006

(Homes for Working Families Research Report)

Also available full text via Knowledgeplex at the World Wide Web:

<http://content.knowledgeplex.org/kp2/cache/documents/154821.pdf>

This research report was sponsored and financed by the Fannie Mae Foundation and is the first publication in a series to be published by Homes for Working Families, a newly created organization with the mission of demonstrating that the affordable housing crisis facing America is solvable and that solutions are available to concerned and committed communities. The report looks at four programs and 11 projects that demonstrate creative solutions to the affordable housing crisis. The principles and best practices are drawn from an analysis of the programs and projects. The Urban Land Institute is proud once again to have partnered with the Fannie Mae Foundation on this important effort and wishes Homes for Working Families success in its important mission of demonstrating that the affordable housing crisis in America is a problem that can be solved.

**SOMETHING'S GOTTA GIVE: Working families and the cost of housing** / Lipman, Barbara J. -- Washington, DC: Center for Housing Policy; National Housing Conference (NHC), 2005

*New Century Housing* - Vol. 5, no. 2

Also available full text via the World Wide Web:

[http://www.nhc.org/pdf/pub\\_nc\\_sgg\\_04\\_05.pdf](http://www.nhc.org/pdf/pub_nc_sgg_04_05.pdf)

Introduction: Struggling with severe housing cost burdens is not supposed to be so commonplace. General rules of thumb for housing say that about one-third of income is what most working families can afford. But at last count, at least 13 million families in America paid more than half their income for housing and more than 4 million of these families worked full-time jobs. Yet, we may be underestimating the extent of the problem. Housing is usually the largest and least flexible item in the family budget. How do working families -- i.e., those that earn between minimum wage and 120 percent of local median income -- cope with high housing costs?

**THE STATE OF THE CITIES... [Database]** / U.S. Dept. of Housing and Urban Development, Office of Policy Development & Research -- Washington, DC: HUD, Interactive electronic data available via the World Wide Web:

<http://socds.huduser.org/index.html>

HUD database description [viewed at Internet November 2005]: This system provides Census data for metropolitan statistical areas, metropolitan cities and suburbs for 1970, 1980, 1990 and 2000. SOCDS provides two options for selecting Census data based on the Office of Management and Budget's (OMB) definition of metropolitan areas; 1) the past 1990 Standard for Metropolitan Statistical Areas and Primary Metropolitan Statistical Areas (MSAs/PMSAs) as established in June 30, 1999 and 2) the present 2000 Standard including both Metropolitan and Micropolitan Core Based Statistical Areas (CBSAs) as established in December 2003.



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## SOCIAL & ECONOMIC CONDITIONS – Cont'd

**THE STATE OF THE NATION'S HOUSING: 2005** / Joint Center for Housing Studies of Harvard University (JCHS) -- Cambridge, MA: JCHS, 2005

Also available full text via the World Wide Web:

<http://www.jchs.harvard.edu/publications/markets/son2005/son2005.pdf>

Partial summary: Despite only modest increases in rents in recent years, growing shares of and low- and moderate-wage workers, as well as seniors with fixed incomes, can no longer afford to rent even a modest two-bedroom apartment anywhere in the country.

Today, nearly one in three American households spends more than 30 percent of income on housing, and more than one in eight spend upwards of 50 percent. Even these sobering statistics understate the true magnitude of the affordability problem because they do not capture the tradeoffs people make to hold down their housing costs.

**U.S. HOUSING MARKET CONDITIONS** / U.S. Dept. of Housing & Urban Development - Washington, DC: HUD - Policy Development & Research (PD&R), 2005

Current issue available via the World Wide Web:

[http://www.huduser.org/periodicals/ushmc/summer05/USHMC\\_05Q2.pdf](http://www.huduser.org/periodicals/ushmc/summer05/USHMC_05Q2.pdf)

In the second quarter of 2005, the interest rate for 30 year, fixed-rate mortgages averaged 5.72 percent, down 4 basis points from the first quarter and down 41 basis points from the second quarter of 2004. This is the third lowest quarterly average in the 34-year history of this data series. Although interest rates remained low, American families' affordability situation worsened in the second quarter of 2005, according to the National Association of Realtors®.

**THE VITALITY OF AMERICA'S WORKING COMMUNITIES** / Von Hoffman, Alexander - Cambridge, MA: Neighborhood Reinvestment Corporation, 2003

Executive summary available full text via the World Wide Web:

<http://www.nw.org/network/newsRoom/pressReleases/pdf/executiveSummary.pdf>

"Considered by types of homes, working communities come in three basic groups: mainly single-family, mixed multi- and single-family dwellings, and heavily multifamily. Although not as populous as those with mainly single-family homes, working communities with some or many multifamily dwellings contain an enormous number of people—more than 68 million or almost a quarter of the American population in 2000. Yet whether they are home to low-, moderate-, or high-income families or a mixture of income groups, multifamily dwellings are controversial.

**WORKING HARD, FALLING SHORT: America's working families and the pursuit of economic security** / Waldron, Tom; Roberts, Brandon; Reamer, Andrew -- Chevy Chase, MD: Annie E. Casey Foundation, 2004

Also available full text via the World Wide Web:

[http://www.aecf.org/publications/data/working\\_hard\\_new.pdf](http://www.aecf.org/publications/data/working_hard_new.pdf)

The Working Poor Families Project, with the support of the Annie E. Casey, Ford and Rockefeller Foundations, has spent three years working in 15 states to examine both the conditions of low-income working families with children and public policies that can help improve their lives. This report builds on that work and takes a broader look at low-income working families across the nation and key facets of an economic and public system that affect their ability to achieve economic security.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## POLICY & HOUSING PRODUCTION

**BUILDING CODES AND HOUSING** / Listokin, David; Hattis, David - Washington, DC: U.S. Dept. of Housing and Urban Development (HUD), Policy Development & Research Division, 2004

Also available full text via the World Wide Web:

[http://www.2004nationalconference.com/papers/Building\\_Codes.pdf](http://www.2004nationalconference.com/papers/Building_Codes.pdf)

Abstract: In theory, the building code could adversely affect housing production and could increase housing costs through both substantive (technical) and administrative impediments. The former include, as examples, restriction of cost-saving materials and technologies and barriers to mass production; the latter encompass such barriers as administrative conflicts between different administering parties (e.g., building and fire departments) and inadequately trained inspectors. The literature on the subject of building codes and housing presents many examples of the above-described impediments.

### **CAN STATE REVIEW OF LOCAL PLANNING INCREASE HOUSING PRODUCTION?**

/ Lewis, Paul G. -- [Washington, DC]: Fannie Mae Foundation, 2005

Also available full text via the World Wide Web:

[http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd\\_1602\\_lewis.pdf](http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd_1602_lewis.pdf)

Housing Policy Debate - Vol. 16, no. 2 (2005) p. 173-200

"A full survey of all states is beyond the scope of this article. The available evidence, which is hardly systematic, suggests that the California, Massachusetts, New Jersey, and Oregon approaches have been unusually hands-on and that most other states have few provisions for a systematic review of local housing and land use plans, although Florida, as noted earlier, includes a housing element requirement as part of its Growth Management and Land Development Act. Statewide planning efforts and growth management regimes in other states (such as Maryland and Vermont) have rarely been tied to local affordability or housing production goals. In fact, the smart growth movement has been criticized for focusing on protecting the environment and reducing sprawl at the expense of affordability." - (p. 184)

### **CHANGING PRIORITIES: The federal budget and housing assistance 1976 - 2005 /**

Dolbeare, Cushing; Saraf, Irene Basloe; Crowley, Sheila -- Washington, DC: National Low Income Housing Coalition (NLIHC), 2004

Also available full text via the World Wide Web:

<http://www.nlihc.org/pubs/cp04/ChangingPriorities.pdf>

Abstract: This housing policy environment can be examined through two different lenses. First, housing assistance funding decisions, which presumably reflect housing policy priorities, take place within a broader budgetary context. In this case, the looming federal deficit and focus on tax cuts are not only starving low income housing, but a range of federal programs, particularly those benefiting low and middle income families. Meanwhile, the federal deficit for fiscal year 2004 was \$413 billion, reflecting a worsening budget environment for the fourth year in a row. Taking into account likely policy developments, a cumulative deficit of \$5 trillion has been predicted for the next decade.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## POLICY & HOUSING PRODUCTION – Cont'd

**THE CRISIS IN AMERICA'S HOUSING: Confronting myths and promoting a balanced housing policy** / Center for Community Change, [et al.] -- Washington, DC: National Low Income Housing Coalition (NLIHC), 2005  
Co-published by: Center for Economic Policy Research, Children's Defense Fund, Community Learning Project, Center for Community Change, and National Low Income Housing Coalition

Also available full text via the World Wide Web:

<http://www.nlihc.org/research/housingmyths.pdf>

Abstract: The unique nature of local housing markets confirms this point and illustrates the housing crisis now facing the country. When housing prices are hyper-inflated, homeownership is out of reach for millions of middle- and low-income people. When housing markets collapse, homeowners can be crushed if they have to sell before prices have rebounded and they can recoup their investments. When other housing options are scarce, unaffordable, of substandard quality or not convenient to decent jobs, services and schools, a local housing crisis is created or exacerbated. And when local crises occur across the country, they become a national crisis, such as we face today.

**GOVERNMENT REGULATION AND CHANGES IN THE AFFORDABLE HOUSING STOCK** / Somerville, C. Tsuriet; Mayer, Christopher J -- New York, NY: Federal Reserve Board of New York (FRBNY), 2003

FRBNY Economic Policy Review - Vol. 9, no. 2 (June 2003) p. 45-62

Also available full text via the World Wide Web:

<http://www.newyorkfed.org/research/epr/03v09n2/0306some.pdf>

"We find that, consistent with theoretical models of housing, restrictions on the supply of new units lower the supply of affordable units. This occurs because increases in the demand for higher quality units raise the returns to maintenance, repairs and renovations of lower quality units, as landlords have a stronger incentive to upgrade them to a higher quality, higher return housing submarket." - (p. 45)

**HOUSING IN THE 21ST CENTURY** / Frey, William H. -- [Washington, DC]: Urban Land Institute (ULI); Center for Housing Policy, 1999

Proceedings: Housing in the 21st Century Symposium (March 29-30, 1999: Washington, DC)

Also available full text via Knowledgeplex (Fannie Mae) via the World Wide Web:

[http://www.knowledgeplex.org/kp/event\\_report/event\\_report/relfiles/uli\\_0620\\_21st\\_century.pdf](http://www.knowledgeplex.org/kp/event_report/event_report/relfiles/uli_0620_21st_century.pdf)

Summary: The Symposium brought together leading housing policy makers, residential development practitioners, and community developers to explore how and where Americans will live in the next century and the role that housing and housing policy will play in building community and the nation. Five key trend topics were discussed at the symposium: demographics, technology, community sustainability, finance and affordability, and policy and governance.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## POLICY & HOUSING PRODUCTION – Cont'd

### **HOUSING POLICY FOR THE 21ST CENTURY** / National Association of Home Builders

-- Washington, DC: National Association of Home Builders (NAHB), 2004

Co-published by: American Bankers Association; America's Community Bankers; Mortgage Bankers Association; and the National Association of Realtors (NAR)

Also available for free download via the World Wide Web:

[http://www.nahb.org/publication\\_details.aspx?publicationID=1548](http://www.nahb.org/publication_details.aspx?publicationID=1548)

"The task of housing America is made more difficult today because of increasing demand on limited government resources and more complicated and burdensome regulations administered by various layers of government. If the nation is to effectively meet the challenges of tomorrow, it must adopt a coherent and focused set of policies today." - (p. 2)

### **INCREASING THE STOCK OF AFFORDABLE HOUSING: The value of different strategies in a growing crisis** / Nieman, Kimbra; Bush, Malcolm -- Chicago, IL: Woodstock Institute, 2004

Also available full text via the World Wide Web:

[http://woodstockinst.org/document/rental\\_tax\\_depreciation\\_study.pdf](http://woodstockinst.org/document/rental_tax_depreciation_study.pdf)

"The United States is experiencing an affordable housing crisis. Rental costs are rising at a faster rate than wages and waiting periods for public rental assistance are increasing. Research by Belsky and Lambert (2001) indicates that during the period 1996-1998, residential rent increased 6.3 percent while wages increased by 3.9 percent. During this same period, the waiting times for the Housing Choice Vouchers, formerly Section 8 certificates, and project-based housing increased by two months. Further, the unassisted development of housing that is affordable to low-income and very low-income renters is increasingly difficult in the face of rising production costs. In 39 states, more than half of Low-Income Housing Tax Credit projects, the cornerstone of federal affordable housing efforts, must utilize some other form of federal subsidy to make them affordable to low-income renters. Most of these projects also must use state or local subsidies to defray costs further." – (p. 1)

### **INTEGRATING AFFORDABLE HOUSING WITH STATE DEVELOPMENT POLICY** /

Houstoun, Feather O. -- Washington, DC: National Governors Association (NGA), Center for Best Practices, 2004

Includes example of California Business, Transportation, and Housing Agency plan to integrate housing with transportation planning - (p. 5)

Also available full text via the World Wide Web:

<http://www.nga.org/cda/files/0411AFFORDABLEHOUSING.pdf>

Summary: Housing is an elemental need of every citizen of every age, household size, and income level. The contributions of the housing sector and the affordability of housing affect state fiscal conditions, economic growth, community development and vitality, and the lives of individuals. Housing has substantial impacts on economic competitiveness, shapes the development of metropolitan areas, and affects the cost of infrastructure.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## POLICY & HOUSING PRODUCTION – Cont'd

### **IS MANUFACTURED HOUSING A GOOD ALTERNATIVE FOR LOW-INCOME**

**FAMILIES?** / Schlottmann, Alan; Boehm, Thomas P. -- Washington, DC: U.S. Dept. of Housing and Urban Development, Policy Development & Research, December 2004

Also available full text via the World Wide Web:

<http://www.huduser.org/Publications/pdf/IsManufacturedHousingAGoodAlternativeForLow-IncomeFamiliesEvidenceFromTheAmericanHousingSurvey.pdf>

This paper employs the American Housing Survey (AHS) between 1993 and 2001 to compare owned manufactured housing to rental housing and traditional owned housing as a tenure alternative for low-income households. This comparison for the three tenure types is made along several dimensions. Initially, a general comparison is made regarding the quality ranking of the structures and neighborhoods, housing cost, and housing affordability. Subsequently, regression models are used to determine the factors that affect the households' neighborhood and structural quality rankings and changes in those rankings over time. Separate equations are estimated for each tenure type. In addition, a model is estimated to consider the factors affecting household mobility and the extent to which these effects differ for the three tenure types.

### **LIVABLE AND AFFORDABLE: Good design is an essential component of cost-saving strategies** / Feldman, Roberta M.; Chowdhury, Tasneem / National Housing Institute (NHI) -- Montclair, NJ: NHI, 2002

Also available full text via Shelterforce Online:

<http://www.nhi.org/online/issues/124/gooddesign.html>  
Shelterforce - Issue #124 (July/August 2002)

Although many developers consider "good design" an unnecessary frill, it can contribute to affordability. In fact, poor design can compromise the effort to address the needs of the 30 to 50 million Americans who lack decent and safe affordable housing. The cornerstone of affordable housing design is containing and even reducing construction costs and life-cycle costs – those associated with building operations, long-term maintenance, and refurbishment – while maintaining livability. Here are five areas where significant savings can be realized: 1) Construction efficiencies; 2) Space efficiencies; 3) Greater housing densities; 4) Energy-efficient design; and 5) Design for durability.

### **MANUFACTURING AFFORDABILITY?** / Collins, Michael -- Washington, DC: Neighbor Works America, 2001

NeighborWorks Bright Ideas - Vol. 20, no. 3 (Summer 2001) p. 64-66

Also available via the World Wide Web:

<http://www.nw.org/network/pubs/brightIdeas/documents/brightIdeasSummer2001.pdf>

Introduction: The market for manufactured homes, formerly referred to as mobile homes, is changing. Once restricted to suburban trailer parks or rural areas, manufactured housing is gaining acceptance, particularly in the South and West, as an affordable housing choice and an urban infill strategy. The 1999 American Housing Survey estimates that there are currently 8.4 million manufactured homes, 6.7 million of which are occupied year round.



# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## POLICY & HOUSING PRODUCTION – Cont'd

**MIXED-INCOME HOUSING DEVELOPMENTS: Promise and reality** / Smith, Alastair -- Cambridge, MA: Joint Center for Housing Studies of Harvard University (JCHS), 2002 (Joint Center on Housing Studies Working Paper; W02-10)  
Co-published by: Neighborhood Reinvestment Corporation  
Also available full text via the World Wide Web:  
[http://www.jchs.harvard.edu/publications/W02-10\\_Smith.pdf](http://www.jchs.harvard.edu/publications/W02-10_Smith.pdf)

"Despite recent policy changes and the excitement surrounding mixed-income developments, most housing programs are not well designed to facilitate the financing of mixed income developments. Some developers are finding ways to arrange the financing of mixed income developments under federal programs, but many report that they are limited to financing all low-income developments." -- (p. 6)

**NOT IN MY BACK YARD: Removing Barriers to Affordable Housing** / Advisory Commission on Regulatory Barriers to Affordable Housing -- Washington, D.C. U.S. Dept. of Housing and Urban Development (HUD), 1991  
May be downloaded via the World Wide Web (large file):

<http://www.huduser.org/Publications/pdf/NotInMyBackyard.pdf>

The Commission concludes that many American families, particularly young families, cannot afford to rent or buy homes close to their places of work. The Commission further concludes that this circumstance is largely due to the escalation of housing costs caused by an increasingly expensive and time-consuming permit-approval process, by exclusionary zoning, and by well-intentioned laws aimed at the protection of the environment and other features of modern life. This costly regulatory network is fueled by homeowners who fear that affordable housing will bring lower land values, more congested streets, and an increased need for costly new infrastructure. This has come to be known as the NIMBY (Not in My Back Yard) syndrome. The Commission's 31 recommendations focus on Federal, State, and local government action to relieve regulatory barriers to affordable housing as well as private action.

**RETHINKING LOCAL AFFORDABLE HOUSING STRATEGIES: Lessons from 70 years of policy and practice** / Katz, Bruce; Turner, Margery Austin -- Washington, DC: Brookings Institution, Center on Urban & Metropolitan Policy (and) Urban Institute, 2003  
Also available full text at the World Wide Web:

<http://www.brookings.edu/es/urban/knight/housingreview.pdf>

Efforts to provide affordable housing in America are occurring at a time of greater local devolution and changing demographic and market needs. Since the 1980s, the federal government has increasingly devolved the responsibilities of designing and implementing affordable housing programs to state and local housing agencies, the development community, and community groups. In response, state and local leaders have created and tested myriad housing strategies. Yet, the affordable housing crisis worsened in the 1990s, seemingly unaffected by the strong economy. And housing needs have become more complex as market and demographic trends in our metropolitan areas have created sprawling jobs-housing patterns and greater demand for affordable housing from working families and immigrants living in the cities and suburbs.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## POLICY & HOUSING PRODUCTION – Cont'd

**STRENGTHENING NEIGHBORHOODS BY CREATING LONG-TERM MULTIFAMILY ASSETS** / National Housing Conference (NHC) -- Washington, DC: NHC – Center for Housing Policy, 2002

Affordable Housing Policy Review - Vol. 2, no. 2

Also available for download via the World Wide Web:

[http://www.knowledgeplex.org/kp/report/report/relfiles/nhc\\_multifamily\\_assets.pdf](http://www.knowledgeplex.org/kp/report/report/relfiles/nhc_multifamily_assets.pdf)

Contents: Introduction -- Excellence in multifamily housing properties -- Excellence in affordable housing ownership -- Production finance -- At risk capital & the creation & sustenance of excellent preservation entities -- Sustaining human development through housing development -- Observations regarding sustainable excellence in affordable multifamily housing -- Affordable housing: road to success -- Sustaining long-term affordable rental housing -- Strengthening neighborhoods by creating long-term multifamily assets -- Closing session.

**TAX POLICY AS HOUSING POLICY: The EITC's potential to make housing more affordable for working families** / Stegman, Michael; Davis, Walter; Quercia, Roberto - Washington, DC: Brookings Institution, Center on Urban & Metropolitan Policy, 2003 (Brookings Institution Survey Series; October 2003)

Also available full text at the World Wide Web:

[http://www.brookings.edu/es/urban/publications/20031104\\_Stegman.pdf](http://www.brookings.edu/es/urban/publications/20031104_Stegman.pdf)

Findings: Despite the economic prosperity of the late 1990's, housing became less affordable for millions of working families. Because current housing programs cannot fully close the affordability gap, policymakers should consider expanding support in the tax code for working families to help a greater number meet the high and rising costs of housing. - (p. 1)

**AN UPDATE ON URBAN HARDSHIP** / Montiel, Lisa M.; Nathan, Richard P.; Wright, David J. -- Albany, NY: Nelson A. Rockefeller Institute of Government, Urban & Metropolitan Studies, 2004

Also available full text via the World Wide Web:

[http://www.rockinst.org/publications/urban\\_studies/UrbanHardshipUpdate.pdf](http://www.rockinst.org/publications/urban_studies/UrbanHardshipUpdate.pdf)

Images of extensive urban hardship are commonplace in much of the popular media, fueling the view that high or very high levels of hardship are the norm. But this isn't the case. Figure 1, which illustrates levels of hardship among 86 cities in the study based on data from the 2000 Decennial Census of Population and Housing, reports that half the cities in the study have low or very low levels of hardship. By contrast, only about 15 percent of the cities have high or very high levels of hardship. - (p. 2)



# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## POLICY & HOUSING PRODUCTION – Cont'd

**USING CIVIL RIGHTS LAWS TO ADVANCE AFFORDABLE HOUSING: The Nimby Report** / Ross Jaimie, editor -- Washington, DC: National Low Income Housing Coalition (NLIHC), 2002

Available full text via the World Wide Web:

<http://www.nlihc.org/nimby/fall2002.pdf>

The Nimby Report – Fall 2002

Contents: The Fair Housing Act: An Essential Civil Rights Law in the Affordable Housing Toolbox / Michael Allen -- Buckeye Goes to the Supreme Court / Diane Citrino, Michael Allen and Kim Schaffer Oldsmar -- Using Civil Rights Laws to Build Affordable Housing / Kelli Evans -- 1418 W Street: Using Civil Rights Laws to Preserve Affordable Housing / Reed Colfax -- Using Civil Rights Laws to Provide Supportive Housing and Prevent Homelessness / Susan White Haag -- Mount Laurel Then and Now: Using the State Constitution to Further Affordable Housing / Kevin Walsh -- Federal Policies to Disperse Subsidized Housing: Not a Satisfactory Remedy for Local Exclusionary Land Use Policies / Edward Goetz -- Managing Local Opposition to Affordable Housing: A New Approach to NIMBY / Tim Iglesias.

**WHERE WILL THEY LIVE: Metropolitan dimensions of affordable housing problems** / Belsky, Eric S.; Lambert, Matthew -- Cambridge, MA: Joint Center for Housing Studies of Harvard University (JCHS), 2001

(Joint Center on Housing Studies Working Paper; W01-9)

Downloaded full text via the World Wide Web:

[http://www.jchs.harvard.edu/publications/communitydevelopment/belskylambert\\_w01-9.pdf](http://www.jchs.harvard.edu/publications/communitydevelopment/belskylambert_w01-9.pdf)

"This paper first examines the current state of affordable housing in the United States. The problem of providing affordable housing is then discussed within a regional context. Finally, the many barriers to creating regional solutions to these problems are examined and some of the efforts to topple them are reviewed."- (p. 5)

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## HOMEOWNERSHIP ISSUES

### **ADVANCES IN HOMEOWNERSHIP ACROSS THE STATES AND GENERATIONS:**

**Continued gains for the elderly and stagnation among the young** / Myers, Dowell --

Washington, DC: Fannie Mae Foundation, October 2001

(Fannie Mae Foundation Census Note – 08)

Also available full text via Fannie Mae's KnowledgePlex at the World Wide Web:

[http://www.knowledgeplex.org/kp/facts\\_and\\_figures/facts\\_and\\_figures/relfiles/census\\_note08.pdf](http://www.knowledgeplex.org/kp/facts_and_figures/facts_and_figures/relfiles/census_note08.pdf)

Analysis of homeownership trends by age in the 50 states using data from Census 2000 indicates that the bulk of the nation's increase in homeownership rates during the 1990s reflects the simple aging of the population into life stages with higher probability of homeownership. The data also indicate that homeownership rates increase among elderly in every state during the 1990s, continuing the trends of the 1980s and that homeownership rates stabilized among young adults in most states during the 1990s, ceasing the decline observed in the 1980s. Rising house prices continue to have a strong positive effect on young adults' homeownership rates in the 1990s.

### **ANATOMY OF THE LOW-INCOME HOMEOWNERSHIP BOOM IN THE 1990'S /**

Duda, Mark; Belsky, Eric S -- Cambridge, MA: Joint Center for Housing Studies of Harvard University (JCHS), 2001

(Low-Income Homeownership Working Paper Series)

Also available full text from the World Wide Web:

<http://www.jchs.harvard.edu/publications/homeownership/liho01-1.pdf>

Summary: This paper fills in some of gaps in our knowledge of what and where low-income and minority homebuyers have been buying using the American Housing Survey and data reported pursuant to the Home Mortgage Disclosure Act. Manufactured housing is shown to play a particularly important role in satisfying low-income buyers housing demand. More than one-quarter of such buyers purchased manufactured homes nationwide in 1997, and in the South in 1997 fully 40 percent bought them. In the Northeast and in central cities, apartment condos also have played an important role in meeting low-income ownership demand -- as much as one-quarter -- but for only about 10 percent of that demand nationwide.

### **EMPLOYER-ASSISTED HOUSING: Improving the bottom line and unlocking doors to homeownership for your employees** / Fannie Mae Foundation -- Washington, DC:

Fannie Mae Foundation, 2000

Guidebook includes: Directory of home mortgage "partnership" locations

Available full text via the World Wide Web:

<http://www.fanniemae.com/global/pdf/housingcommdev/solutions/eah.pdf>

Introduction: As employers search for ways to compete and succeed in today's dynamic marketplace, Employer-Assisted Housing (EAH) is a benefit many are considering. EAH plans are gaining in popularity because they make an employer stand out from the crowd, enhance recruitment efforts, and can have a positive impact on the bottom line. With an EAH plan, employers can realize a financial gain for their company as they help their employees achieve the dream of homeownership.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## HOMEOWNERSHIP ISSUES – Cont'd

**EXAMINING SUPPLY-SIDE CONSTRAINTS TO LOW-INCOME HOMEOWNERSHIP** / Collins, Michael; Crowe, David; Carliner, Michael S. -- [Cambridge, MA]: Joint Center for Housing Studies of Harvard University (JCHS), 2001

Also available full text via the World Wide Web:

<http://www.jchs.harvard.edu/publications/homeownership/liho01-5.pdf>

Partial abstract: This paper provides a snapshot of the supply of affordable owner-occupied housing using National American Housing Surveys. Using one set of mortgage underwriting assumptions, it finds 44 percent of owner-occupied units are affordable for households with incomes below 80 percent of the area median in 1999, a decreasing share from 1997. Affordable units are older, smaller, and of a lower quality than higher-valued units. Although more than 500,000 new units were built in affordable price ranges from 1997 to 1999, 72 percent of these were mobile units, the majority of which defy traditional notions of homeownership because households do not own the land under the unit.

**EXPANDING AFFORDABLE HOMEOWNERSHIP WITH PRIVATE CAPITAL: A study of the Nehemiah Down Payment Assistance Program** / Wong, Perry; Murphy, Daniela; Fogelbach, Frank; Koepp, Rob -- Santa Monica, CA: Milken Institute, 2004

Also available full text via the World Wide Web:

[http://www.milkeninstitute.org/pdf/nehemiah\\_book.pdf](http://www.milkeninstitute.org/pdf/nehemiah_book.pdf)

"It is a long-held belief that owning a home is a symbol of and testament to the American Dream. Nationally, over 115,000 primarily low-to moderate-income households (approximately 70% of Nehemiah's total DAP portfolio) saw their home equity rise by an aggregate total of over \$2 billion between 1997-2003 -- an average of more than \$18,000 per household over the past six years. While some of the social and economic benefits of owner-occupant housing have been documented, a more specific measure of the benefits of effective market-driven approaches has not been emphasized. This study is one of the few large-scale studies of its kind, and one of the first efforts to investigate wealth accumulation by Nehemiah Corporation Down Payment Assistance Program (DAP) recipients as well as DAP's impact on government finance." - (p. 1)

**THE FINANCIAL RETURNS TO LOW-INCOME HOMEOWNERSHIP** / Belsky, Eric S; Retsinas, Nicolas P; Duda, Mark -- Harvard, MA: Joint Center for Housing Studies of Harvard University (JCHS), September 2005

(Joint Center for Housing Studies Working Paper; W05-9)

Available full text via the World Wide Web:

<http://www.jchs.harvard.edu/publications/finance/w05-9.pdf>

Prepared for "Affordable Homeownership: Critical Perspectives Symposium" (University of North Carolina, Chapel Hill: March 6-8, 2003)

The paper has two goals. The first is to explore what little is known or has been conjectured about the financial returns to low-income homeowners and the key factors that influence them. The second is to simulate the returns to low-income homeownership compared to renting since 1983 in four metropolitan areas under a range of mortgage interest rate, refinance, and tax scenarios.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## HOMEOWNERSHIP ISSUES – Cont'd

### **HISPANIC HOUSING AND HOMEOWNERSHIP** / Bowdler, Janis -- [Washington, DC]:

National Council of La Raza (NCLR), 2004

(NCLR Statistical Brief no. 5; June 2004)

Available for purchase via the World Wide Web:

<http://www.nclr.org/content/publications/detail/26106/>

Abstract: After a decade of rapid population growth, housing is a more critical issue for the nation's 38.8 million Hispanics than ever before. Housing is the largest expense of the typical American household, and housing conditions are often reflective of other financial and educational opportunities. While there were some improvements during the 1990's, Hispanic families face serious affordability issues and are more likely than other Americans to reside in overcrowded units and units in poor physical condition.

### **HOMEOWNERSHIP AFFORDABILITY IN URBAN AMERICA: Past and future** / Tong,

Zhong Yi -- Washington, DC: Fannie Mae Foundation, 2004

Also available full text via the World Wide Web:

[http://www.fanniemaefoundation.org/programs/pdf/042904\\_housing\\_affordability.pdf](http://www.fanniemaefoundation.org/programs/pdf/042904_housing_affordability.pdf)

Abstract: This study gauges trends in the affordability of homes for median-income working Americans. It examines past (1990-2003) and projected trends (2004-2008) for the nation as a whole, for 11 selected metropolitan areas, and for people working as school teachers, nurses, firefighters, and police officers. It concludes that: At the national level, a median-income, first-time home buyer with a 10 percent down payment will no longer qualify for a mortgage on a median-priced home beginning this year. By 2007, even a repeat buyer with a 20 percent down payment will not qualify for a mortgage on a median-priced home.

### **LOCKED OUT: KEYS TO HOMEOWNERSHIP ELUDE MANY WORKING FAMILIES WITH CHILDREN** / Lipman, Barbara J; Nelson, Kathryn P; Simonson, John --

Washington, DC: NHC, Center for Housing Policy, March 2006

The National Housing Conference Center for Housing Policy thanks the Chicago Dwellings Association for funding this report

Available full text via the World Wide Web:

[http://www.nhc.org/pdf/pub\\_locked\\_out\\_03\\_06.pdf](http://www.nhc.org/pdf/pub_locked_out_03_06.pdf)

"It is time to take a second look at existing policies designed to close the homeownership gap for lower-income and minority families. While not without risks, homeownership has important implications for the strength of our communities and the future well-being of the next generation. However, simply boosting the overall homeownership rate is an empty gesture unless Working Families with Children are fully participating in these gains in a way that is sustainable over time. As this report goes to press, the likely increase in interest rates, combined with the potential for defaults by families with 'interest only' or other exotic mortgages, threaten to roll back the gains in homeownership that have been made over the past two years, particularly among working families. Together with the trends documented in this report, this suggests there is much work still to be done." - (p. 7)

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## HOMEOWNERSHIP ISSUES – Cont'd

### **LOW-INCOME HOMEOWNERSHIP: Examining the unexamined goal** / Retsinas,

Nicolas P.; Belsky, Eric S. -- Washington, DC: Brookings Institution Press, 2002

Book co-published by: Joint Center for Housing Studies of Harvard University

Selected chapters may be viewed at the World Wide Web:

[http://www.jchs.harvard.edu/publications/homeownership/liho\\_book.htm](http://www.jchs.harvard.edu/publications/homeownership/liho_book.htm)

Summary: A generation ago little attention was focused on low-income homeownership. Today homeownership rates among under-served groups, including low-income households and minorities, have risen to record levels. These groups are no longer at the margin of the housing market; they have benefited from more flexible underwriting standards and greater access to credit. However, there is still a racial/ethnic gap and the homeownership rates of minority and low-income households are still well below the national average.

### **MIND THE GAP: Issues in overcoming the information, income, wealth, and supply gaps facing potential buyers of affordable homes** / Collins, J. Michael; Dylla, Doug --

New York, NY: Local Initiatives Support Corporation, Center for Home Ownership, 2001

(Home Ownership Summit 2000 Research Series)

Available with free registration at the World Wide Web:

[http://www.lisc.org/resources/assets/asset\\_upload\\_file63\\_537.pdf](http://www.lisc.org/resources/assets/asset_upload_file63_537.pdf)

Abstract: While the overall homeownership rate in the United States is at an all-time high, the gap between the ownership rates of low-income and higher-income households remains wide, as does the gap between central cities and suburbs and also minorities and whites. Lower-income families are constrained by a lack of information about how to buy a home, by their inability to provide sufficient, stable income streams for debt service, by their lack of initial equity, and by their inability to find an affordable home of adequate quality in a desirable location. This paper explores each of these constraints, or gaps, and potential solutions for each.

### **REACHING EMERGING AND UNDERSERVED HOME OWNERSHIP MARKETS /**

Schoenholtz, Andrew I.; Jones, Kristin Stanton -- Washington, DC: National Association of Realtors (NAR); LISC Center for Home Ownership, 2003

Available with free registration at the World Wide Web:

<http://www.lisc.org/content/publications/detail/788/>

Partial summary: Sweeping demographic changes are reshaping the face of the nation and the character of housing demand. The U.S. is experiencing a rapid increase in the number of racial and ethnic minority households, many of which encounter unique obstacles in their pursuit of affordable housing and home ownership. During the 1990s, minorities accounted for almost 70 percent of total U.S. population growth. In the first decade of the 21st century, the Census Bureau projects that minorities will account for almost 80 percent of total population increase. Much of the growth in the minority population is due to a burgeoning foreign-born population that constitutes one of every nine Americans. This paper presents new developments on how financial institutions, community-based organizations and other housing industry actors are reaching emerging and underserved markets to create home ownership opportunities.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## RENTAL & MULTIFAMILY ISSUES

**AMERICA'S RENTAL HOUSING: Homes for a diverse nation, 2006** / Joint Center for Housing Studies of Harvard University (JCHS) -- Cambridge, MA: JCHS, 2006

Also available full text via the World Wide Web:

[http://www.jchs.harvard.edu/publications/rental/rh06\\_americas\\_rental\\_housing.pdf](http://www.jchs.harvard.edu/publications/rental/rh06_americas_rental_housing.pdf)

"Economic and racial disparity is growing not only between owners and renters, but also between renter households living inside and outside center cities. Unable to afford the higher rents for newer suburban units, many lowest-income renters remain stuck in older, lower-quality apartments close to the urban core with limited access to well-paying jobs and other advancement opportunities. Without more production of affordable rentals in the suburbs and expanded community development efforts in center cities, the economic prospects of the nations most disadvantaged are certain to worsen." - (p. 15)

### **AMERICA'S WORKING COMMUNITIES AND THE IMPACT OF MULTIFAMILY**

**HOUSING** / Von Hoffman, Alexander; Belsky, Eric; DeNormandie, James; Bratt, Rachel -- Cambridge, MA: Joint Center for Housing Studies of Harvard University (JCHS), 2004  
Co-published by: Neighborhood Reinvestment Corporation

Also available full text via the World Wide Web:

<http://www.jchs.harvard.edu/publications/communitydevelopment/w04-5.pdf>

Although previous studies have focused on areas of concentrated poverty, no studies have focused before on the areas where moderate-income working households predominate. The first step in studying working communities is to define them. Working communities are defined as census tracts in which median household incomes fall between 60 and 100 per cent of the area median income of those tracts' metropolitan areas. - (p. 1)

**CHANGING DEMOGRAPHY OF MULTIFAMILY RENTAL HOUSING** / Goodman, Jack / Fannie Mae Foundation -- Washington, DC: Fannie Mae Foundation, 1999  
Housing Policy Debate - Vol. 10, no. 1 (1999) p. 31-57

Also available full text via the World Wide Web:

[http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd\\_1001\\_goodman.pdf](http://www.fanniemae.foundation.org/programs/hpd/pdf/hpd_1001_goodman.pdf)

Summary: Who exactly are those who "don't, can't, or won't" become homeowners, and how are they being served? Jack Goodman examines the current market for rental housing and finds that multifamily properties remain a key resource for meeting the housing needs of millions of Americans. He shows that multifamily rental housing serves three broad markets: those without the financial means to own, transient populations, and wealthy renters-by-choice who prefer luxury apartments. Goodman asserts that multifamily rental housing can help meet many social and political challenges-including maintaining housing affordability, fighting urban decay, and housing an aging population-by offering market flexibility.



# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## RENTAL & MULTIFAMILY ISSUES – Cont'd

**CONSTANT QUALITY RENT INDEXES FOR AFFORDABLE HOUSING** / Goodman, Jack -- Cambridge, MA: Joint Center for Housing Studies (JCHS), 2005  
(Joint Center for Housing Studies Working Paper; W05-4)

Also available full text via the World Wide Web:

<http://www.jchs.harvard.edu/publications/rental/w05-4.pdf>

Abstract: This paper develops and applies a method for producing constant quality rent indexes and inflation estimates for different segments of the rental housing stock. In each of the five contrasting metropolitan areas, rent inflation since the late 1980s is found to have varied by market segment. In some metro areas, rental prices have risen most rapidly in the bottom third of the rent distribution, while in other metro areas rental price increases have been greatest in the top third of the rent distribution. The proportion of rent increase attributable to price change, and the estimated annual increase in housing quality, vary by metro area and, within metro areas, by market segment.

**HOW RENT CONTROL DRIVES OUT AFFORDABLE HOUSING** / Tucker, William -- Washington, DC: CATO Institute, 1997  
(CATO Policy Analysis - No. 274; May 21, 1997)

Also available full text at the World Wide Web:

<http://www.cato.org/pubs/pas/pa-274es.html>

Summary: A look at the classified ads in rent-controlled cities reveals that very few moderately priced rental units are actually available. Most advertised units are priced well above the actual median rent. Yet in cities without controls, moderately priced units are universally available. In many cities, policymakers understand that controls drive out residents and businesses. Thus many exempt significant portions of housing from controls, creating shadow markets. Yet, as controls hold down rents for some units, costs for all other rental housing skyrockets. And tenants in rent-controlled units fear moving to more desirable neighborhoods since the only units available for rent are very high-priced.

**LOSING GROUND IN THE BEST OF TIMES: Low income renters in the 1990s** / Nelson, Kathryn P.; Treskon, Mark; Pelletiere, Danilo -- Washington, DC: National Low Income Housing Coalition (NLIHC), 2004

Available full text via the World Wide Web:

<http://nlihc.org/research/losingground.pdf>

"This report analyzes US Census data on the housing situation of low income renter households from 1990 and 2000. The report finds that despite improved income and housing conditions for Americans across a wide range of income levels in the 1990s, housing problems became more concentrated among the lowest income renter households and their access to affordable rental units declined." - (p. 1)



# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## RENTAL & MULTIFAMILY ISSUES – Cont'd

**MULTIFAMILY RENTAL HOUSING IN THE 21ST CENTURY** / Colton, Kent W.; Collignon, Kate – Cambridge, MA: Joint Center for Housing Studies of Harvard University (JCHS), 2001

(Joint Center for Housing Studies Working Paper; W01-1)

Available full text via the World Wide Web:

[http://www.jchs.harvard.edu/publications/finance/colton\\_w01-1.pdf](http://www.jchs.harvard.edu/publications/finance/colton_w01-1.pdf)

Partial abstract: This paper examines the most pressing issues related to multifamily rental (apartment) housing. It begins with a brief review of the benefits apartments bring to communities and their residents and then discusses the changing nature and composition of multifamily rental housing. This is followed by an examination of the role multifamily housing plays in providing affordable housing.

**OUT OF REACH, 2005** / Wardrip, Keith [et al.] / National Low Income Housing Coalition (NLIHC) -- Washington, DC: NLIHC, 2005

Electronic database & report available via the World Wide Web:

<http://www.nlihc.org/oor2005/>

Introduction available full text online:

<http://www.nlihc.org/oor2005/introduction.pdf>

Despite the emphasis on homeownership and the marginalization of renters, renter households still make up fully one-third of the households in the United States – nearly 36 million households. Out of Reach is a side-by-side comparison of wages and rents in every county, Metropolitan Area (MSAs/HMFAs), combined non-metropolitan area and state in the United States. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit at a range of sizes (0, 1, 2, 3, and 4 bedrooms) at the area's Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30% of income for housing costs. From these calculations the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived.

**RENTAL HOUSING ASSISTANCE -- THE WORSENING CRISIS: A report to Congress on worst case housing needs** / U.S. Dept. of Housing and Urban Development -- Washington, DC: HUD Office of Policy Development & Research, [2000] Also available full text via the World Wide Web:

<http://www.huduser.org/publications/affhsg/worstcase00/>

<http://www.huduser.org/publications/affhsg/worstcase00/worstcase00.pdf>

For fiscal years 1999 and 2000, Congress provided for modest expansion in the number of families assisted by Section 8 vouchers after 4 years with no new assistance. The worsening affordability crisis facing very-low-income families of all demographic backgrounds—including working families with children, minority households, and the elderly—argues strongly for greater expansion in Federal rental housing assistance combined with wise use of Federal supply-side subsidies to boost the production of housing affordable to these families.

## NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

### RENTAL & MULTIFAMILY ISSUES – Cont'd

**RETHINKING RENTAL HOUSING: Expanding the ability of rental housing to serve as a pathway to economic and social opportunity** / Apgar, William / -- Cambridge, MA: Joint Center for Housing Studies of Harvard University (JCHS), 2004

(Joint Center on Housing Studies Working Paper; W04-11)

Also available full text via the World Wide Web:

<http://www.jchs.harvard.edu/publications/markets/w04-11.pdf>

Access to decent and affordable housing has long been a cornerstone of efforts to expand social and economic opportunity for all Americans. One in three households – 34 million in all – currently rent their primary residence. Even with the dramatic boom in homeownership over the 1990s, the share of households renting their dwelling unit has fallen only slightly. While economic factors, including income, housing prices and access to mortgage financing influence tenure and other housing choices of families and individuals, these choices are also linked to decisions concerning where to live, how to earn a living, make friends, raise a family, or otherwise secure a meaningful life. In this way, housing and tenure choices involve a complex set of economic and legal factors, as well as social, psychological and political factors.

**UP AGAINST A WALL - HOUSING AFFORDABILITY FOR RENTERS: An analysis of the 2003 American Community Survey** / Treskon, Mark; Pelletiere, Danilo --

Washington, DC: National Low Income Housing Coalition (NLIHC), 2004

Available full text via the World Wide Web:

<http://www.nlihc.org/pubs/uaw04/UpAgainstaWall.pdf>

Summary: In 2003, nearly half of America's renter households lived in unaffordable housing. In no state were fewer than one-third of renter households living in unaffordable housing. These are among the findings of an NLIHC analysis of the American Community Survey (ACS) supplementary survey. The ACS is a new comprehensive survey of Americans being launched by the U.S. Census Bureau to provide national and local housing and income data on an annual basis.

**VALUATION OF METROPOLITAN QUALITY OF LIFE IN WAGES AND RENTS /**

Ezzet-Lofstrom, Roxanne -- Washington, DC: U.S. Dept. of Housing & Urban Development (HUD), 2004

Cityscape - Vol. 7, no. 1 Special Edition (p.23 - 39)

Also available full text via the World Wide Web:

<http://www.huduser.org/periodicals/cityscape/vol7num1/ch2.pdf>

This analysis uses intermetropolitan differences in quality of life to estimate the value that residents place on metropolitan amenities and dis-amenities in land and labor markets. Using individual-level data from the 1980 and 1990 Census of Population and Housing merged with metropolitan-level economic, social, and environmental factors, it estimates hedonic wage and rent equations to derive the value of amenities and dis-amenities for 257 metropolitan areas in the United States. Additionally, the extent to which capitalization of urban amenities and dis-amenities changes over time is examined. Results show that the valuation of the urban environment changes over time.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## AFFORDABILITY SURVEYS

**THE AMERICAN DREAM IN 2004: A survey of the American people** / National League of Cities – Washington, DC: National League of Cities (NLC), 2004 (Research Report on the American Dream Series)

Also available full text via the World Wide Web:

[http://www2.nlc.org/nlc\\_org/site/files/pdf/Americian%20Dream\\_Report.pdf](http://www2.nlc.org/nlc_org/site/files/pdf/Americian%20Dream_Report.pdf)

Summary: Fairness. Opportunity. A quality education. An affordable home. Living in freedom. Having a family. This is the 'American Dream' in 2004. The National League of Cities (NLC) commissioned the American Dream 2004 survey to look at the current state of the 'American Dream' and to discover what Americans say needs to be done to promote fairness and opportunity in our communities.

**METRO REGIONAL AFFORDABLE HOUSING TOOLS SURVEY REPORT** / Metro Affordable Housing Technical Advisory Committee (H-TAC) -- Portland, OR: Portland Planning Dept., 2000

Available full text via the World Wide Web:

[http://www.metro-region.org/library\\_docs/land\\_use/f4toolssurvey.pdf](http://www.metro-region.org/library_docs/land_use/f4toolssurvey.pdf)

The Metro Affordable Housing Technical Advisory Committee (H-TAC) is working to create a Regional Affordable Housing Strategy Plan. To better evaluate the possible tools and strategies, it is important to consider and recognize what local jurisdictions are already using to encourage the development of affordable housing.

**NEW PUBLIC OPINION RESEARCH IDENTIFIES AFFORDABLE HOUSING ISSUES THAT RESONATE** / Stewart, Stacey D. -- Washington, DC: Fannie Mae Foundation, 2004

Housing Facts & Findings - Vol. 6, no. 1 (2004) p. 1, 5-8

Also available full text via the World Wide Web:

<http://www.fanniemaefoundation.org/programs/hff/v6i1-opinion.shtml>

Introduction: This research, conducted by Peter D. Hart Research Associates, probes Americans' perceptions of affordable housing and aims to instruct the Foundation and other organizations on the best means of creating a favorable environment for increasing the availability of affordable housing. From March to July 2003, Hart Research, one of the country's premier research organizations, conducted focus groups and individual interviews among representatives from the fields of public policy and housing.

**RESULTS OF THE FANNIE MAE FOUNDATION AFFORDABLE HOUSING SURVEY** / Hart / Teeter -- Washington, DC: Fannie Mae Foundation, 2002

Also available full text at the World Wide Web:

<http://www.fanniemaefoundation.org/news/pr/2002spr/Report061602.pdf>

Summary findings: Americans recognize the difficulties that low- and moderate-income families face in finding affordable homes. Americans see a lack of affordable homes for low- and moderate- income working families as being as much of a problem in their communities (37% say it is a very or fairly big problem) as are job loss and unemployment (36%), an even bigger problem than crime (23%) and a polluted environment (21%), and second only to a lack of affordable health care (43%). A total of 61% of Americans say that the availability of affordable homes is at least a moderate problem in their area and only 34% describe it as a slight problem or not a problem at all.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## AFFORDABILITY SURVEYS – Cont'd

**WHAT WE KNOW ABOUT PUBLIC ATTITUDES ON AFFORDABLE HOUSING: A review of existing public opinion research** / Campaign for Affordable Housing -- San Francisco, CA: Campaign for Affordable Housing, 2004

Commissioned by: Neighborhood Reinvestment Corporation - May 2004

Available full text via the World Wide Web:

<http://www.nw.org/network/neighborworksprogs/multifamily/symposia/documents/PublicAttitudesonMultifamilyHousing.pdf>

Introduction: The following report brings together the current relevant public opinion research conducted from the late 1990s, by various parties interested in increasing the availability of affordable housing. Our objective is to lay out what we already know from this research about beliefs and attitudes on housing issues, and to identify gaps in our understanding where future research is needed – in an effort to help advocates create effective communication programs.

**WHO'S BEARING THE BURDEN? : Severely unaffordable housing** / Pelletiere, Danilo; Treskon, Mark; Crowley, Sheila -- Washington, DC: National Low Income Housing Coalition (NLIHC), August 2005

Available full text via the World Wide Web:

<http://www.nlihc.org/research/bearingburden.pdf>

Analysis of the 2003 American Community Survey (ACS) shows that more than 60% of extremely low income (ELI) households in the United States, households with incomes of 30% or less of the U.S. Dept. of Housing and Urban Development's (HUD) median income limit for their area, spend half or more of their income for their housing.

According to HUD standards, housing that costs half or more of household income is severely unaffordable, or "a severe cost burden". Not only are ELI households the most likely to live in severely unaffordable housing, they also make up the majority of such households. Of the 7.4 million renter households living in severely unaffordable housing, 6.3 million are ELI.

**WINNING AT THE LOCAL LEVEL: Five Housing Trust Fund campaigns tell their story** / Center for Community Change (CCC) -- Washington, DC: CCC, 2005

Co-produced by: Housing Trust Fund Project

May be purchased via the World Wide Web:

<http://www.communitychange.org/issues/housingtrustfunds/publications/>

Summary: Housing trust funds are distinct funds established by legislation, ordinance or resolution to receive dedicated public revenues, which can only be spent on housing.

These funds work to serve the affordable housing needs in communities across the nation. Currently, there are more than 350 housing trust funds in cities, counties and states through the country and the Project's newest publication tells the stories of five city/county campaigns.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## STATE REPORTS

(See upcoming: Calif. Affordable Housing Issues Bibliography)

**BETWEEN A ROCK AND A HARD PLACE: Housing and wages in Vermont /**  
Vermont Housing Council (VHC) -- [Burlington, VT]: Vermont Housing Council (VHC)  
2006

Co-published by: Vermont Housing Awareness Campaign

Available full text via the World Wide Web:

<http://www.housingawareness.org/publications/housing-wages-2006.pdf>

"This is the fifth year the Vermont Housing Council and the Vermont Housing Awareness Campaign have released 'Between a Rock and a Hard Place: Housing and Wages in Vermont.' This report has tracked the gap between housing costs and wages in Vermont, and that gap continued to grow wider in 2005. There are signs Vermont may make progress in the coming years against our persistent affordable housing shortage; however, despite a growing economy, the number of Vermonters and their families feeling the squeeze of soaring housing costs continues to rise." - (p. 1)

**INVESTING TO MEET DELAWARE'S AFFORDABLE HOUSING NEEDS: An economic impact analysis /** Latham, William -- Dover, DE: The Delaware Housing Coalition (DHC), 2004

Also available full text via the World Wide Web:

<http://www.housingforall.org/Final%20DE%20Economic%20Impact%20Study%20November%202004.pdf>

Summary: In the study we calculate the direct, indirect, and induced economic impacts of funding the Five-Year Plan. These impacts include effects on employment, income, spending, industry sectors, and tax revenues in the state. The study also identifies some of the other qualitative benefits that could be expected to accrue from additional investment in housing, including effects on health, educational achievement, family stability, female-headed households, community health, and growth-related environmental issues.

**REGIONAL APPROACHES TO AFFORDABLE HOUSING /** Meck, Stuart; Retzlaff, Rebecca; Schwab, James -- Chicago, IL: American Planning Association (APA), 2003 (APA Planning Advisory Service; PAS Report number 513/514)

Available for purchase via the World Wide Web:

<http://www.planning.org/bookservice/description.htm?BCODE=P513>

Abstract: Do regional approaches to affordable housing actually result in housing production and, if so, how? Regional Approaches to Affordable Housing answers these critical questions and more. Evaluating 23 programs across the nation, the report begins by tracing the history of regional housing planning in the U.S. and defining contemporary "big picture" issues on housing affordability. It examines fair-share regional housing planning in three states and one metropolitan area, and follows with an appraisal of regional housing trust funds-a new phenomenon. Also assessed are an incentive program in the Twin Cities region and affordable housing appeals statutes in Massachusetts, Rhode Island, and Connecticut.

# NATIONAL AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY

## STATE REPORTS – Cont'd

### **REGULATION AND THE RISE OF HOUSING PRICES IN GREATER BOSTON : A study based on new data from 187 communities in eastern Massachusetts /**

Glaeser, Edward L.; Schuetz, Jenny; Ward, Bryce / Cambridge, MA: Rappaport Institute for Greater Boston, Harvard University, January 2006

(Land Use Regulation and Housing Series)

Co-published by: Pioneer Institute for Public Policy Research (Boston, Mass.)

[http://www.ksg.harvard.edu/rappaport/downloads/housing\\_regulations/regulation\\_housingprices.pdf](http://www.ksg.harvard.edu/rappaport/downloads/housing_regulations/regulation_housingprices.pdf)

"In summary, our evidence confirms the view that the supply of housing is limited by regulation, particularly minimum lot size, across cities and towns in greater Boston, and that this regulation is associated with high housing prices. If greater Boston is seriously interested in making affordable housing in the region a reality, then it must change its system so that the barriers facing development decline. Because the best way to reduce the price of something is to produce more of it, it is logically incoherent to be both an advocate of affordable housing and an opponent of new construction." – (p. 5)

### **THE STRUGGLE FOR HOUSING EQUALITY: Impact of fair housing and community reinvestment laws on local advocacy /** Sidney, Mara S. -- Washington, DC: U.S.

Dept. of Housing & Urban Development (HUD), 2004

Cityscape - Vol. 7, no. 1 Special Edition (p. 135-163)

Also available full text via the World Wide Web:

<http://www.huduser.org/periodicals/cityscape/vol7num1/ch7.pdf>

This article considers how the Fair Housing Act and the Community Reinvestment Act (CRA) structure local housing advocacy. Although both laws aim to reduce housing discrimination, they offer different sets of resources to these groups, thereby shaping the strategies, activities, and strength of these groups. This study compares CRA advocacy with fair housing advocacy in Denver, Colorado, and Minneapolis, Minnesota, during the 1990s. In both cities CRA advocacy shifted from protest to partnership strategies. Coalitions broke up and monitoring capacity declined.

### **WHY IS MANHATTAN SO EXPENSIVE?: Regulation and the rise in house prices /**

Glaeser, Edward L.; Gyourko, Joseph; Saks, Raven -- Cambridge, MA: National Bureau of Economic Research (NBER), November 2003

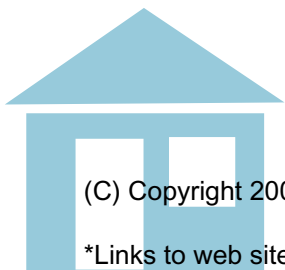
(NBER Working Paper; 10124)

Also available full text via the World Wide Web:

<http://icf.som.yale.edu/pdf/seminar03-04/GlaeserManhattan.pdf>

Abstract: In Manhattan and elsewhere, housing prices have soared over the 1990s. Rising incomes, lower interest rates, and other factors can explain the demand side of this increase, but some sluggishness on the supply of apartment buildings also is needed to account for the high and rising prices. In a market dominated by high rises, the marginal cost of supplying more space is reflected in the cost of adding an extra floor to any new building. Home building is a highly competitive industry with almost no natural barriers to entry, yet prices in Manhattan currently appear to be more than twice their supply costs. We argue that land use restrictions are the natural explanation of this gap. We also present evidence consistent with our hypothesis that regulation is constraining the supply of housing so that increased demand leads to much higher prices, not many more units, in a number of other high price housing markets across the country.





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Library, 109 Moses, UC Berkeley, 94720  
(510) 642-1472; <http://www.lib.berkeley.edu/>*

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